

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4708928
<b>Application Number:</b>	09802481
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	5875
<b>Title of Invention:</b>	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT
<b>First Named Inventor/Applicant Name:</b>	Paul Willard
<b>Customer Number:</b>	32914
<b>Filer:</b>	Marc A. Hubbard/Pam Kerr
<b>Filer Authorized By:</b>	Marc A. Hubbard
<b>Attorney Docket Number:</b>	132538-1014
<b>Receipt Date:</b>	30-JAN-2009
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<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	132538-1014idstatement.pdf	37306 <small>51c33a722ea071c315fca5d88f90c0b0aebf0e</small>	no	2

### Warnings:

### Information:

2	Information Disclosure Statement (IDS) Filed (SB/08)	132538-1014sb08.pdf	69174 e83665a00627317846f7e82348abb63ba15c 089c	no	4
<b>Warnings:</b>					
<b>Information:</b>					
This is not an USPTO supplied IDS fillable form					
3	NPL Documents	NPLAnswerSoft.pdf	1813207 6865aaf4860ca008e0c29519a9a8a8e5bd4 36d4	no	3
<b>Warnings:</b>					
<b>Information:</b>					
4	NPL Documents	NPL184complaint.pdf	1163144 2cc3b8999ee814658ba645d82600bb136 c5d61	no	7
<b>Warnings:</b>					
<b>Information:</b>					
5	NPL Documents	NPL62amendcomplaint.pdf	1002998 82de951aa71aa7411baeb99ab10afcd3b 18a16a	no	5
<b>Warnings:</b>					
<b>Information:</b>					
6	NPL Documents	NPL3542damendcomplaint.pdf	2260526 cd11bd8e8f53d632b38f6c52c798277d93485 c9a	no	12
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7	NPL Documents	NPL354answerHSBC.pdf	2553180 65188d4f8a083ea32d426ebc518a7282932 398b	no	13
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8	NPL Documents	NPL354answerdfs.pdf	2454262 5d3dc0298b38228f5667e6f635f81527b4c2f 3784	no	13
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12	NPL Documents	NPL3542dreplyamex.pdf	1177989 f15a05761d1d8218d0ba069d0953884204d312	no	8
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13	NPL Documents	NPLRsptoOAmailed09052007.pdf	2078270 0c0b0b29ee518c8188ba62d94dcbca204aa9053	no	13
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14	NPL Documents	NPLReplytoOAmailed01192007.pdf	964946 6dc2b04849b1511b3300a0d73b7c1ca24166d118	no	4
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**Warnings:****Information:**

20	NPL Documents	NPLOAmalled08212008.pdf	297990 d07f1a0a354b54bf1eb31b2b18c2e40bf a8a76e	no	8
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Total Files Size (in bytes):	35817643
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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.